

SAN DIEGO

CALIFORNIA

IN 1913

SAN DIEGO

CALIFORNIA

IN 1915

A DESCRIPTION OF
SAN DIEGO

EXPOSITION

And the City of San Diego, California

THE SAN DIEGO SAVINGS BANK



Issued by
GENERAL SERVICE BUREAU

THE SAN DIEGO SAVINGS BANK
SAN DIEGO, CALIFORNIA

A DESCRIPTION OF
SAN DIEGO
HER
EXPOSITION
And the General Service Offered Visitors
by
THE SAN DIEGO SAVINGS BANK



Issued by
GENERAL SERVICE BUREAU
of
THE SAN DIEGO SAVINGS BANK
SAN DIEGO · CALIFORNIA



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The San Diego Savings Bank Building

CALIFORNIA has invited the world to celebrate with her the completion of the most stupendous engineering achievement of modern times, the Panama Canal.

To the cities of San Diego and San Francisco, has fallen the signal honor of entertaining the hundreds of thousands who will take advantage of this opportunity to visit the Pacific Coast. Both Cities will hold International Expositions during 1915. It is the sincere wish of every citizen of San Diego that all visitors to our City shall thoroughly enjoy themselves while here and carry home with them pleasant memories of their visit and a desire to know us better.

This booklet is published by The San Diego Savings Bank. It contains a brief history of San Diego, a review of the Exposition and a description of the equipment and service of the Bank.

This service is offered free of any charge except such as may be beyond our control, and upon proper identification or the presentation of a card of introduction, this Bank will cash or issue drafts, travelers' checks or letters of credit, make collections, write travelers' accident insurance, issue and validate railroad and steamship tickets, make railroad and steamship reservations, arrange itineraries, check and handle baggage, make hotel reservations, arrange local sight-seeing tours, attend to local tickets and transportation, locate friends, furnish general information of any character, or render any service that may make the strangers in our City feel that they are among friends.

SAN DIEGO Bay, located in the extreme South-western corner of the United States, and upon the shores of which the present City of San Diego is built, was first discovered in September 1542 by Juan Rodriguez Cabrillo, a Portuguese navigator in the service of Spain, and by him called San Miguel. The Port was not again visited until November 10, 1602, when Don Sabastian Viscaino, a Spaniard, rediscovered the Bay and named it San Diego de Alcala (St. James of Alcala, a Spanish Saint). It was not, however, until 1769 that Carlos III, then King of Spain, ordered the occupation of San Diego. One expedition arrived by sea on April 11, another by land on May 14th 1769. Thus the first white settlement on the Pacific Coast of the United States was established in what is now Old Town. The first Mission was dedicated July 16th 1769, by Father Junipero Serra, the moving genius in the Mission work of California. In August 1774, the Mission was moved up the valley, but on November 4th, the following year, was attacked and destroyed by Indians. It was re-established and dedicated in 1777, but was not finished until 1784 and finally dedicated 1813. The palm and olive trees which the visitor may still see in the Mission grounds, were planted in 1769 and are the oldest trees of their kind in the United States.

1793 saw the first English ship enter San Diego Bay. The first Americans arrived in 1798 and the first American ship in 1800.

The Country passed from Spanish to Mexican control in 1822 and to the United States in 1846 with the raising of the American flag on the Plaza at Old Town by Major John C. Freemont, on July 29th of

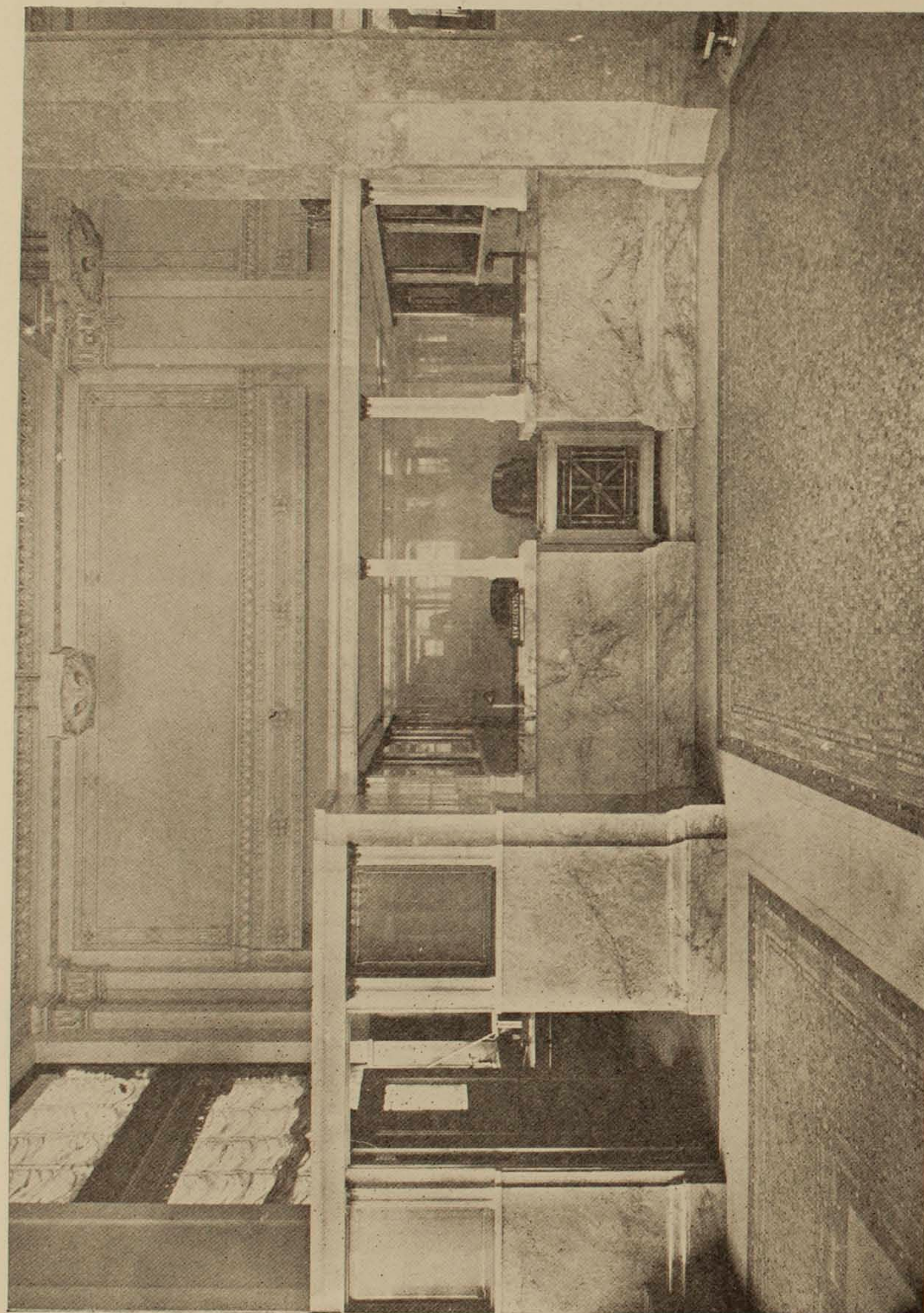
that year. The Old Town of San Diego ended with the fire of April 1872, which gave the necessary impetus to the growth of what was then South San Diego and what is now SAN DIEGO.

WHAT SAN DIEGO IS TO-DAY

A hustling, wide awake, progressive City of 90,000 inhabitants situated on the shores of one of the finest landlocked harbors in the world. From a commercial standpoint the possibilities of the city are unlimited. It is the first American port of call north of the Panama Canal—The fourth city in population in California—The terminal of the San Diego & Arizona Railway and Southern Terminal of the Atchison, Topeka & Santa Fe Railway, providing direct eastern and northern connections—The southern terminus of ten steamship lines, and the natural outlet for a surrounding country unsurpassed in fertility and resources.

What San Diego Has To-day

200 Manufacturing industries in operation.	\$150,000. Y. M. C. A. building.
12 Banks, capital and surplus, \$4,500,000.	24 Public Schools, value \$1,559,000.00 and employing 250 teachers.
Deposits, \$23,000,000.00.	State Normal school, \$200,000. Polytechnic School, \$200,000., capacity 750.
An assessed City valuation (1914) of \$95,000,000.	High School, \$315,000.; 40 instructors; over 1500 attendance.
168 Hotels; two of which cost \$3,500,000.00.	A commission form of government.
Water system owned by city.	Trebled in population the last four years.
A 10,000,000 gallon per diem water filtration and aerating plant.	Sufficient water conservable to irrigate every acre of valley land.
70 miles street railway.	2,000 acres of park lands now valued at \$5,519,000.
371 miles of electric service pole wires; 15,230 meters.	212 Miles of paved streets.
22 square miles anchorage ground in harbor.	97 Secret orders and fraternal societies.
3 Daily, and several weekly newspapers.	21 Theaters—one costing \$1,000,000.00
54 Churches	



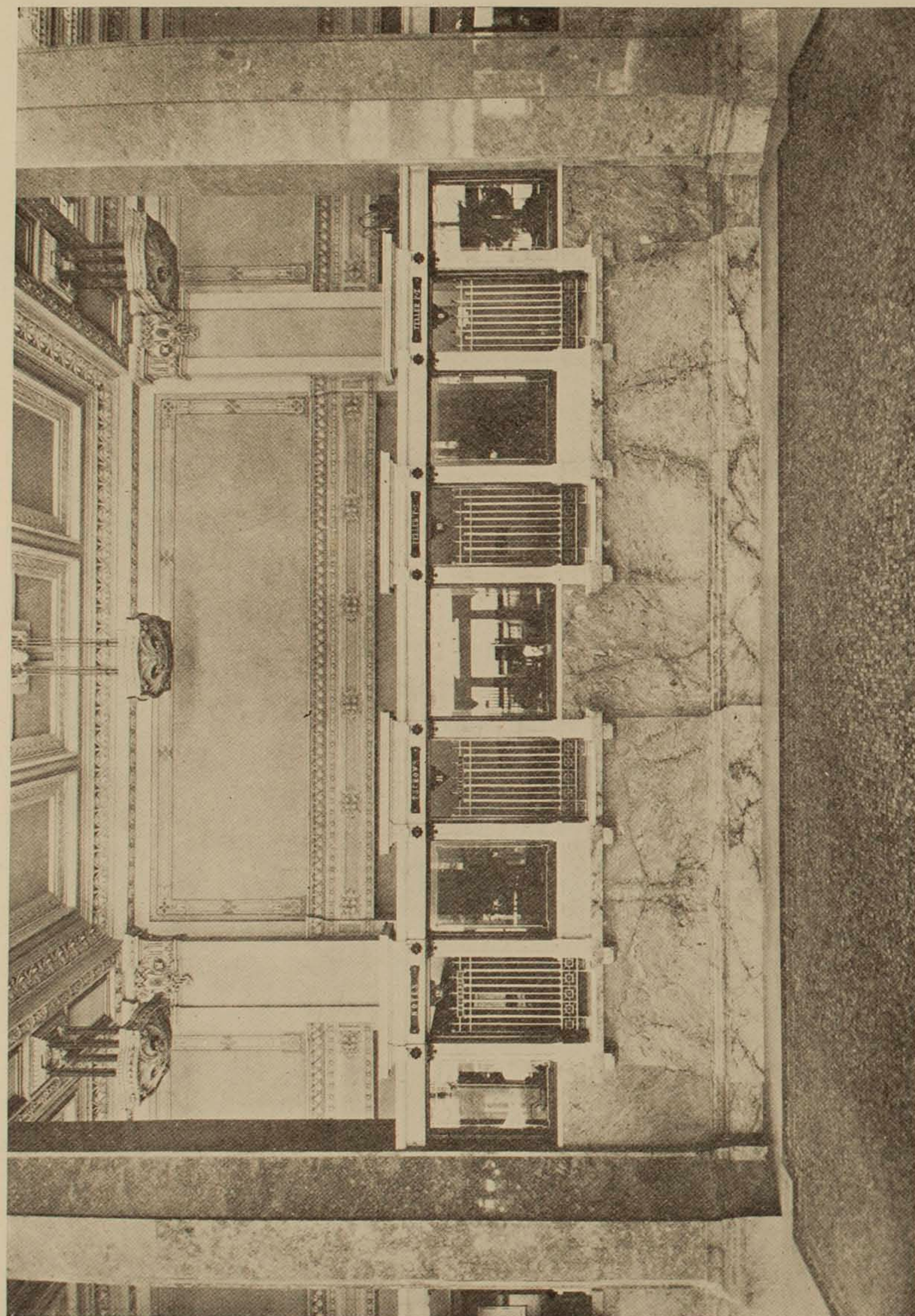
A Section of the Officers' Quarters

TH E San Diego Savings Bank has just completed a quarter century of history. Its inception dates back to January 1889, when Mr. M. T. Gilmore, now President, began active preparations toward organizing the institution. On April 15th 1889, the Charter was received from the State, and The San Diego Savings Bank commenced business with an authorized capital of \$200,000 and a paid up capital of \$20,000, which was soon increased to \$40,000. Since then the entire authorized capital has been paid up out of earnings and a surplus of \$380,000 accumulated.

The first officers were O. J. Stough, President, and M. T. Gilmore, Cashier. After serving for one year, Mr. Stough resigned and J. W. Sefton was elected to the presidency, which he held up to the date of his death in 1908. He was succeeded by M. T. Gilmore, who had been elected Vice-President in 1906. J. W. Sefton Jr., was elected Vice-President to succeed Mr. Gilmore. E. M. Barber became associated with the Institution in 1895 and rose rapidly from Teller to Cashier, which position he now holds. C. L. Reed was first employed by the bank in 1906, as note teller and was elected Assistant Cashier in 1912.

In 1894 the Bank moved to 5th and F Streets, where it remained for nearly twenty years, or until November 22nd, 1913, when it moved to its present home.

The Bank's history is one of steady growth fully proportionate to the size and development of the young city. Organized and maintained by experienced financiers, its methods have been sound and efficient and its entire policy one of progressive conservatism.



Section of Tellers' Wickets

The San Diego Savings Bank now occupies the entire first floor and basement of a ten story, Class "A" building standing in the heart of the business district. The building occupies the Northeast Corner of Fifth and E Streets, two of the principal business thoroughfares of the City.

The predominant aim of the management in planning these new quarters was to obtain a practical as well as beautiful banking home, and upon entering the spacious marble lobby, flanked on either side by the officers' quarters and tellers' windows, one is instantly impressed with the practicability and convenience of its arrangement.

The entire room is executed in Escaletts and Tavernelle marble, gold plated bronze, and English and American Oak. The floor is of a glass Mosaic tile of a soft greenish shade giving an oriental effect which is particularly pleasing to the eye. The lobby is roomy and unobstructed, and the interior decoration is a beautiful monotone of soft, harmonious colors which blend perfectly with the marble and bronze.

The illumination is supplied by a system of indirect lighting. Powerful electric diffusers reflect the light to the ceiling and flood the room with a soft luminous light.

The Bank is perfectly ventilated by a system of forced draught, the air being constantly renewed.

The Officers' quarters, furnished luxuriously in English Oak, are situated on both sides of the banking room. To the right on entering the lobby, are the quarters occupied by the President and Cashier and directly opposite are the offices of the Vice President and Assistant Cashiers.



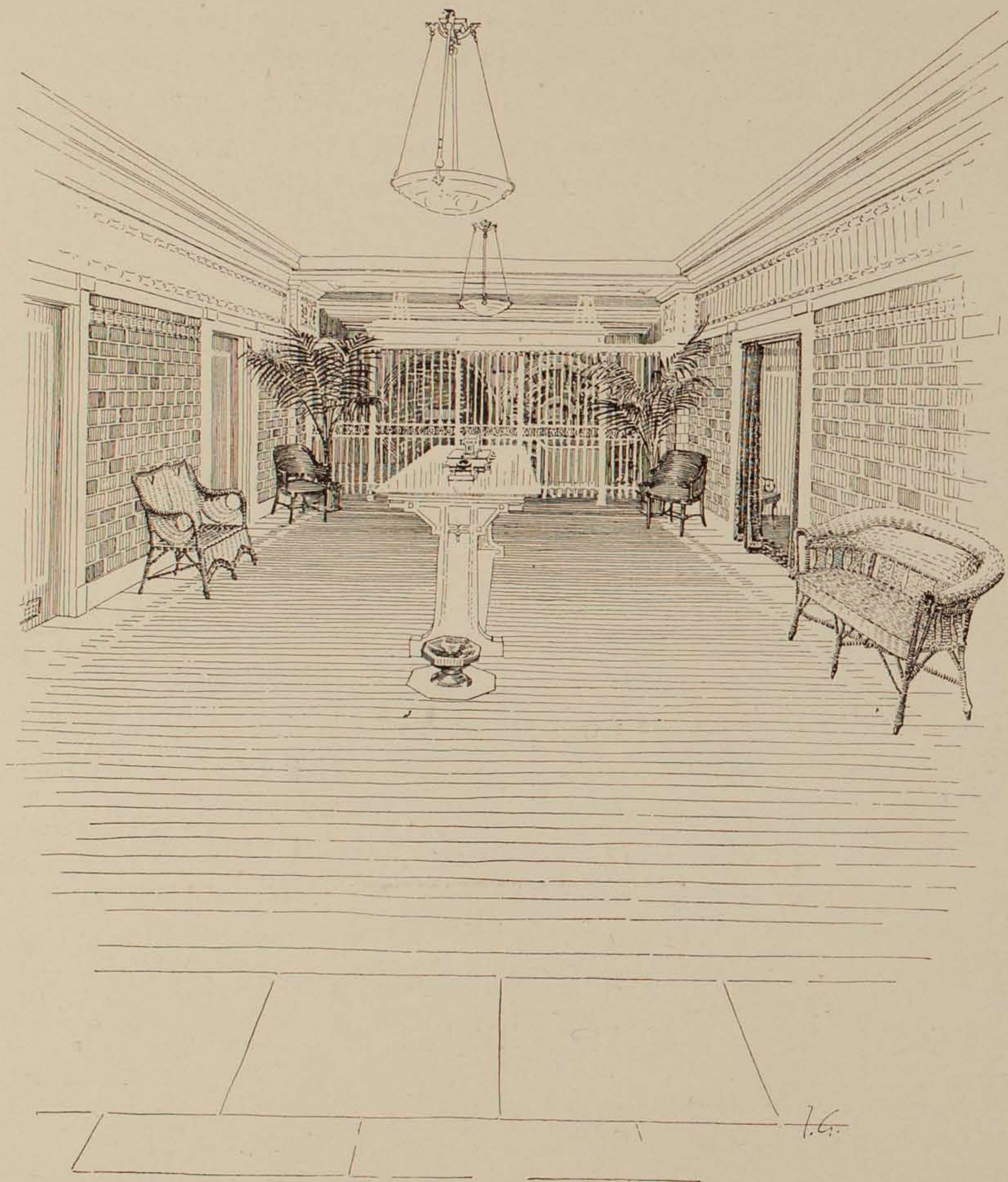
Lobby of Building, E Street Entrance

The Tellers' windows are arranged under the Alphabetical Unit System now generally used in the large banks throughout the country. The individual accounts are arranged alphabetically and segregated into groups, each cage handling a certain proportion of the letters.

Under this system, the depositor is always served at the same window and by the same teller, which allows the teller to thoroughly familiarize himself with his patrons, thereby assuring a more personal and comprehensive service.

Each division is operated by four men, composed of two tellers, who both pay and receive, and two bookkeepers. The bookkeepers are stationed directly behind the cage and handle the work of their own department exclusively. The cages are fitted with every modern device and are unique in the convenience of their arrangement. Everything pertaining to the accounts handled, the individual ledgers, canceled vouchers, signatures, balanced pass books etc., are within easy reach of the tellers, allowing a rapid and efficient window service. The teller's current cash is kept in movable chests, which after each day's balance, are locked and lowered by elevator into the cash vault. The cages are equipped with automatic cash machines for making change, while a private exchange provides telephonic communication to all parts of the Bank. The entire working equipment of the Bank is constructed of polished steel and bronze, and the floors outside of the lobby are covered with a heavy cork tiling creating a quiet restful pavement.

Adjoining the Assistant Cashier's office is the Exchange, Collection and Escrow department. Two



General View—Lobby of Safe Deposit Department

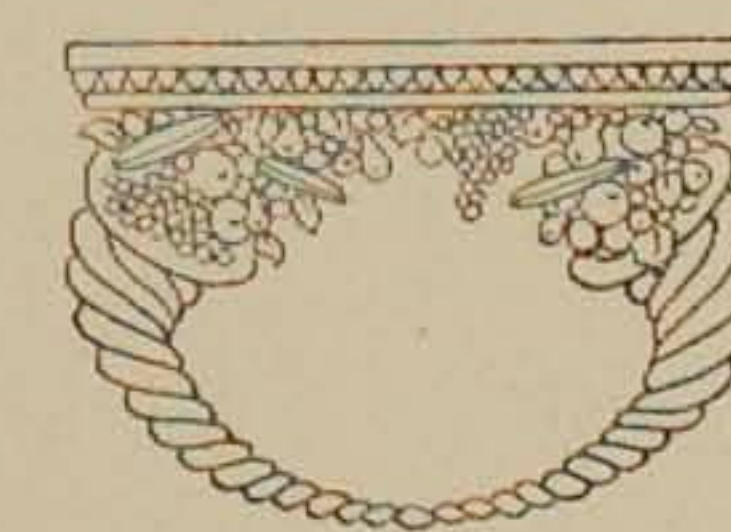
tellers and an assistant handle the work of this division. Here Foreign and Domestic Exchange is issued and collections accepted or made on any part of the world. The Bank issues travelers checks, and letters of credit of the American Bankers Association and the American Express Company. Escrows and Mortgage Collections are also handled by this division.

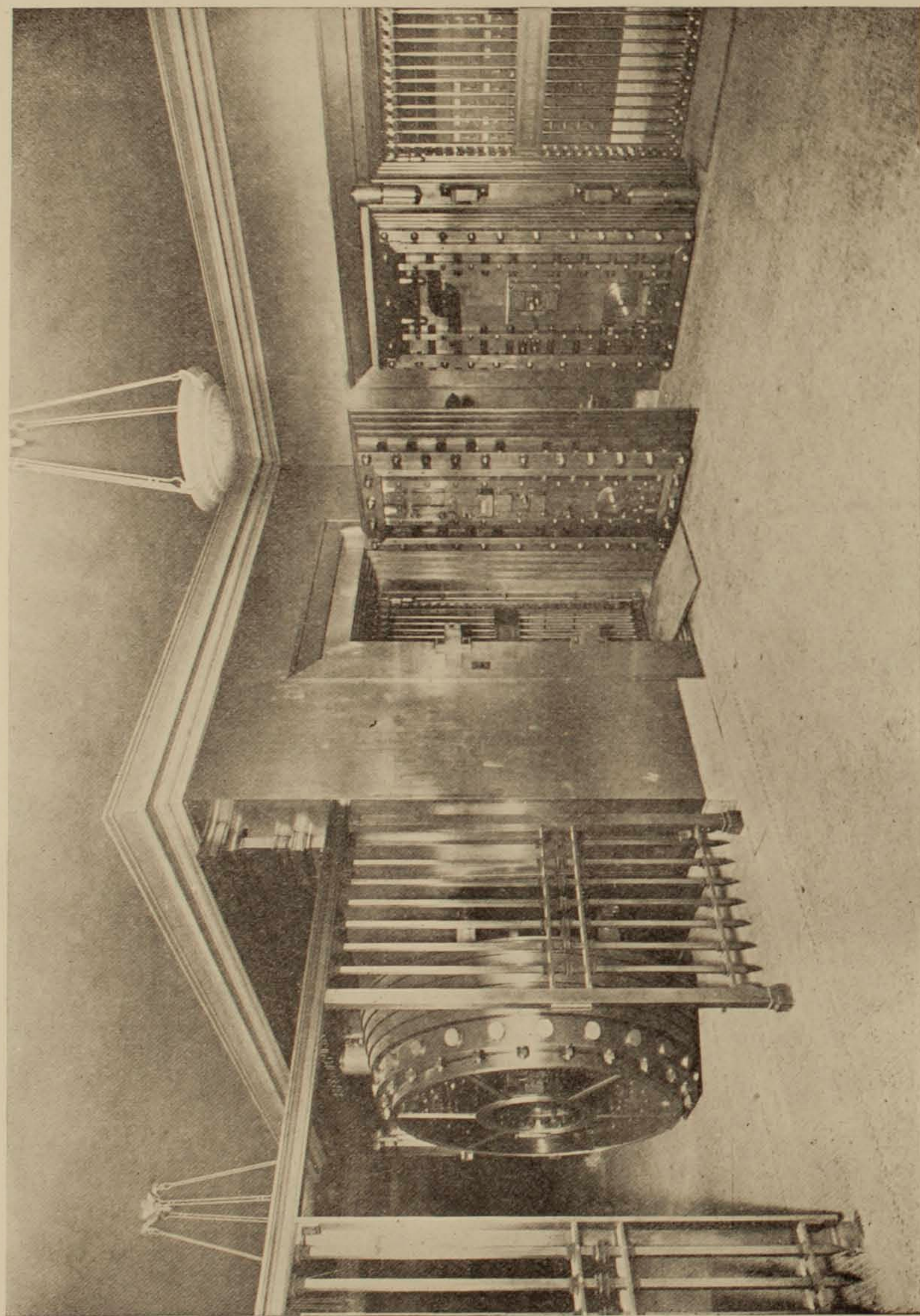
A NEW ACCOUNT department is maintained which handles new business exclusively.

Two kinds of accounts are handled, viz; the *Term Savings Account* and the *Ordinary Savings Account*.

The Ordinary Account is an account which, under normal conditions, allows full checking privileges without presentation of the Bank Book. Three per cent. interest is paid on this account, compounded January 1st and July 1st.

The Term Account bears four per cent. interest compounded on the same dates as the Ordinary Account. Deposits must remain six months in the Bank to earn this rate of interest.





Safe Deposit, Cash and Record Vaults

TH E Safe Deposit and Storage Department occupies the entire basement of the building and covers over 7000 square feet. It is reached, either by elevator or stairway, through the E Street entrance or from Fifth Street through the main banking room. Leaving the elevator one passes the General Service Bureau on the left and enters the outer lobby of the Safe Deposit Department. Here, through the heavy steel grill at the west end, the huge circular door to the Safe Deposit Vault is seen.

A heavy grill gate operated by compressed air and electricity forms the inner entrance to the vaults.

The vaults are four in number, consisting of a large commodious Safe Deposit Vault, containing over 2600 chilled steel boxes; a Storage Vault for trunks, suit cases, boxes or articles of value of any description, a Cash and Security Vault where the Cash Reserve and Securities of the Bank are kept and a large Record Vault, for the Bank's books, miscellaneous records, etc.

All of these vaults are of the most modern design, absolutely fire and burglar proof. They are constructed of the strongest mixture of concrete, doubly re-inforced by a network of twisted steel bars and sixty pound railroad iron, and cased both inside and out with alternate layers of Bessemer and Chrome steel. They stand on their own foundations, entirely apart from the building itself.

The door of the Safe Deposit Vault is of circular design and weighs with its vestibule over thirty tons. It was cast by the Mosler Safe Company of Hamilton, Ohio, and ranks among the largest vault doors on the Coast. Its action consists of quadruple time locks and double combinations.



Coupon Rooms inside Lobby—Safe Deposit Department

The doors of the other three vaults were cast by the same Company. Of square design, they represent the latest type of vault door construction, all of them being fire and burglar proof.

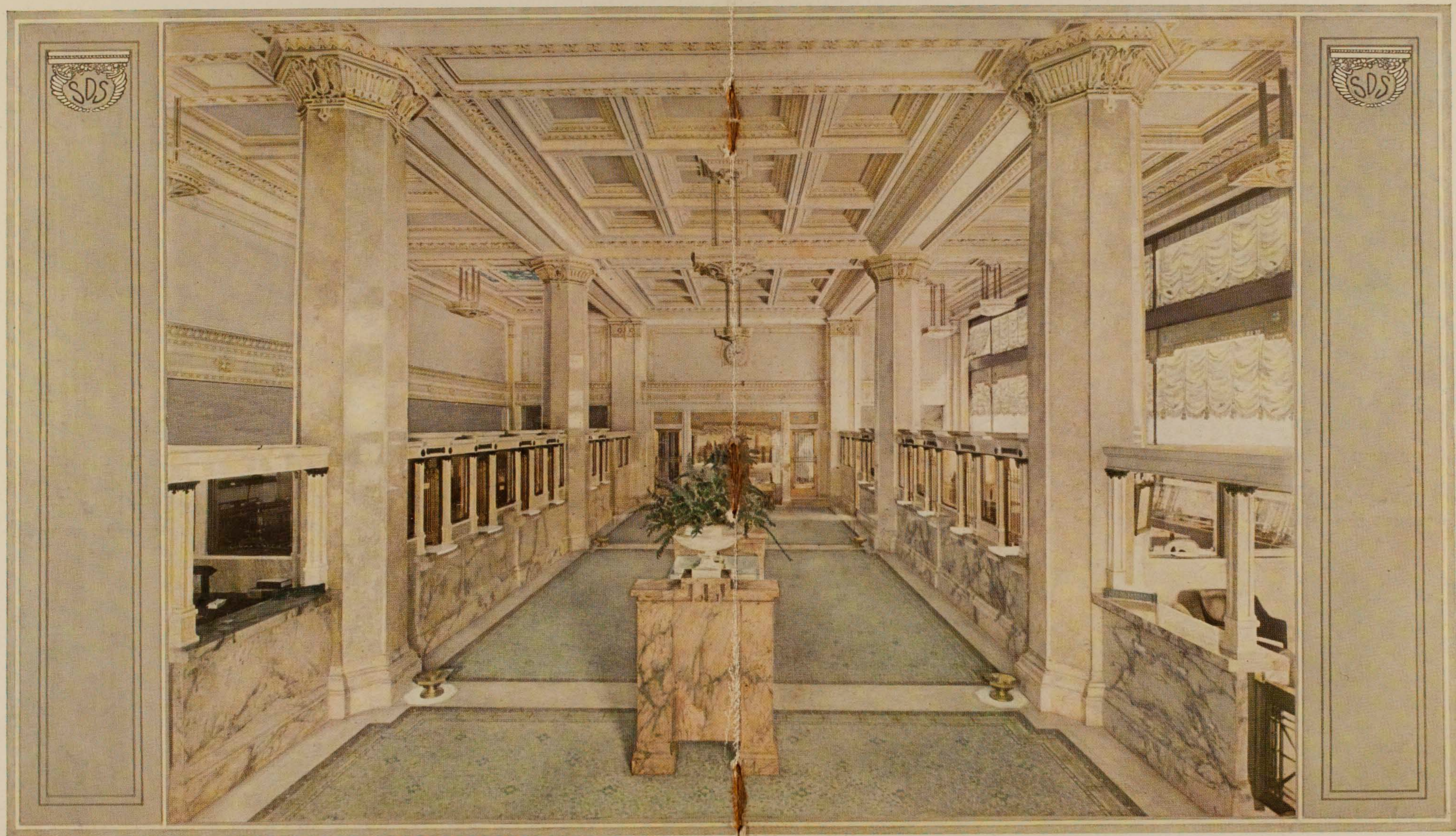
Comfortable Coupon Booths are provided for the use of box renters. These booths are automatically lighted and locked, assuring the occupant absolute privacy. They are also fitted with heavy transparent sanitary glass desks, practically eliminating the possibility of any article or document being left behind by the renter.

There are also five large Committee or Trustee rooms. These rooms are large enough to accommodate ten or fifteen persons. They are well ventilated and lighted and may be used at any time by patrons of the Bank for business consultations, correspondence etc., or by the Directors or Trustees of outside Corporations, and are completely furnished with everything necessary for that purpose. Here also is located a luxuriously furnished room for the Directors of the Bank.

Opening into the outside lobby is a handsomely furnished ladies' retiring and writing room, and two large locker and wash rooms, finished in marble and tile, for the use of the officers and employees.

The decoration and finish of this entire department is in keeping with the beauty and magnificence of the main banking room. The walls are of a dark green tile and form a striking contrast with the floor which is laid in a rich brown tile. The indirect lighting system is used throughout.

The very atmosphere of this department gives a quiet sense of strength and protection which is further emphasized by the impregnable steel clad vaults, the massive doors and heavy steel grills.



Main Lobby, The San Diego Savings Bank

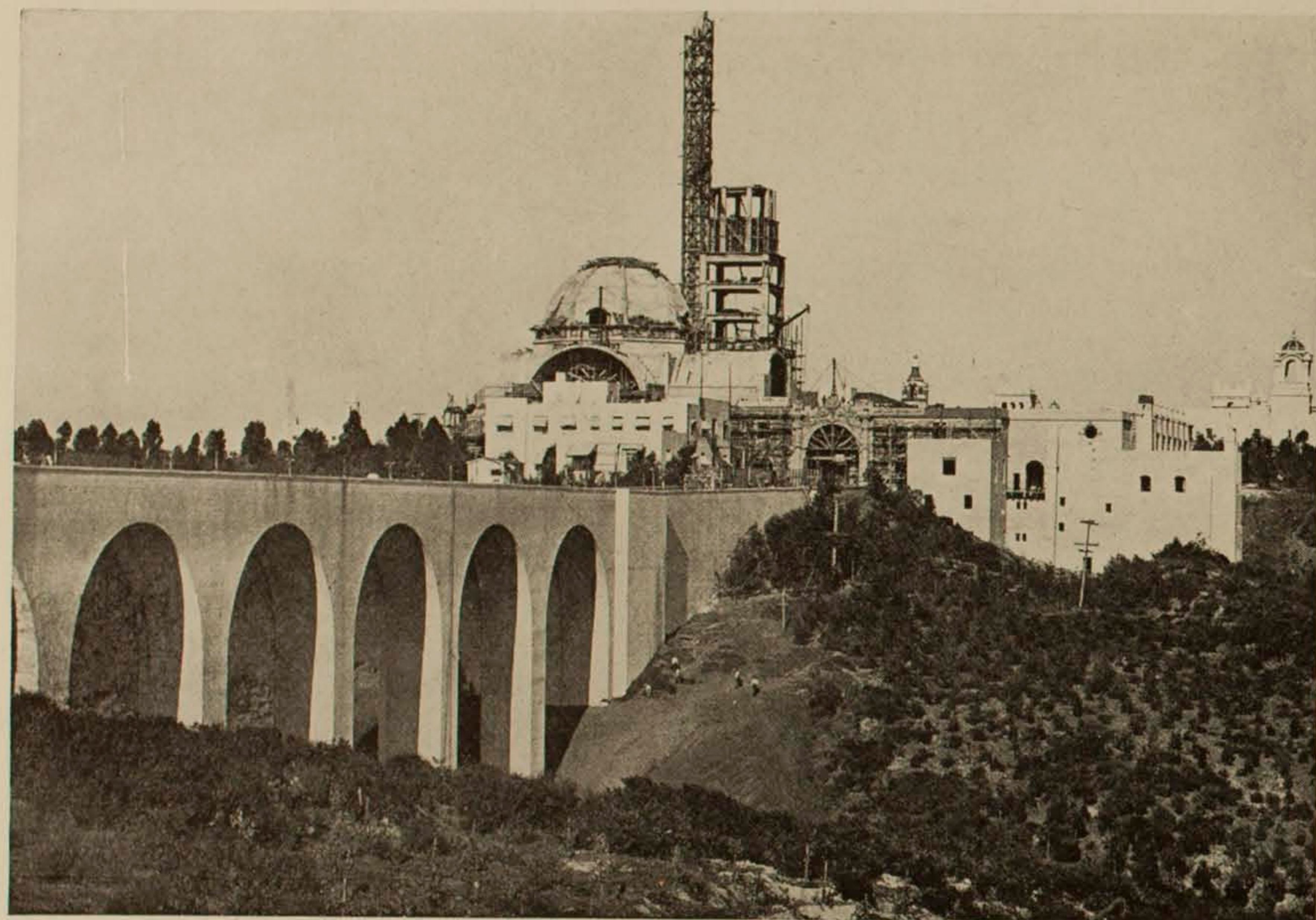
SAN DIEGO'S year-long exposition for 1915, to celebrate fittingly the opening of the Panama Canal, will bring to San Diego thousands of people who will have had but little knowledge of this city of wonderful opportunities, and of the great extent of country back of it, which ultimately will contribute to its growth and development. Therefore, it is the intention of the builders of this Exposition to illustrate in a most comprehensive manner the possibilities of that vast region known as the "Great Southwest" and to lay before the visitors every phase of the various industries that are so rapidly making the Southwest great, together with the attractions of climate and scenery and the out-of-door life that have so great a charm for those who long for ideal existence in a land that Nature has endowed with splendid attributes and unlimitable resources.

But the San Diego Exposition is not to be altogether illustrative of the Southwest. Its spectacular features, of which there are many, are planned to show the progress Man has made throughout the ages, from primitive times down to the present, progress in the arts, in the sciences, in agriculture, and in every other line of human endeavor. And in the preparation of the wonderful exhibits that will show this, the Exposition has enlisted the aid of the Smithsonian Institution, the National Museum, and leaders in thought and action all over this country.

The setting for this Exposition is beyond compare. No other exposition in all history has been favored with a site so fitting to its character or so attractive in every way. Balboa Park, wherein the San Diego Exposition has been built, lies in the very heart of the city, and contains fourteen hundred acres.



Cabrillo Bridge and California Building



The group as it appeared in March, 1914

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Cabrillo Bridge and California Building

the Prado and the Alameda, beneath the arches of long arcades that link the buildings of the Exposition into a whole, and meet there beautiful señoritas from the Land of the Dons, and cowed monks of an age that is gone.

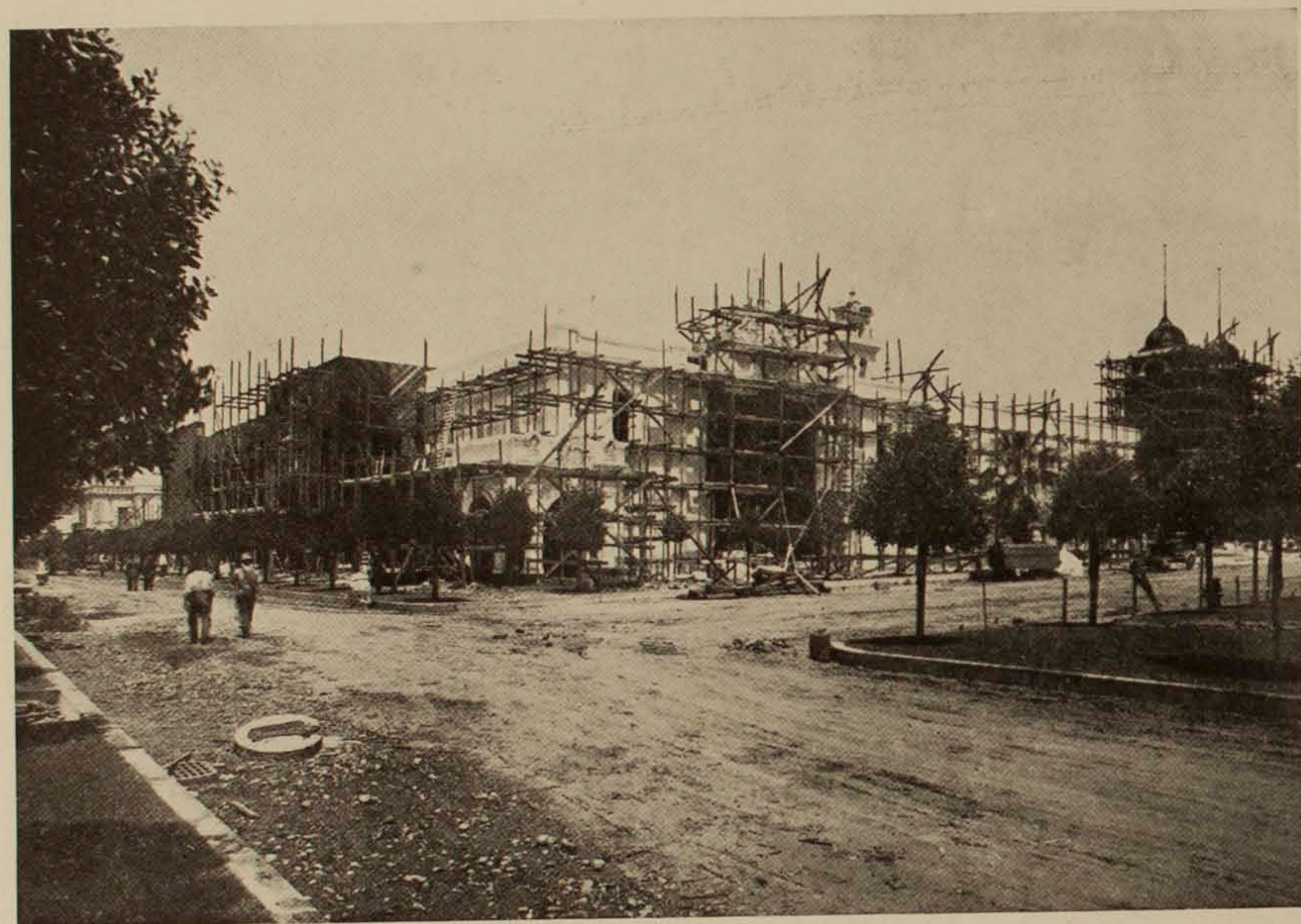
The main exhibit buildings surround two plazas, in the center of which are fountains and statuary, and from which lead walks beside cascades to the sections where the state and foreign buildings are. One way leads to a botanical garden, the beauty of which cannot be adequately described. Another leads to wonderful outdoor exhibits of all the things that grow in California, and demonstrations of all the processes through which all these products are put before they go to the markets of the world. Still another takes the visitor to the section where the states of the West will present in their own buildings the products, the resources and industries of the region upon which the eyes of the world are now centered. Again the visitor will wander to the "Isthmus" where are grouped all the strange and marvelous things of the earth, and things that amuse while they amaze.

As its setting is different, and its outward aspect is different, so will the content of the San Diego Exposition be different from that of any other exposition ever built. Within the great exhibit halls, whose glittering domes and tall towers rise here and there and everywhere, will be contained displays that serve to illustrate not only the work of the past, but the possibilities and opportunities of the future.

Based upon what Man has done, these exhibits of his work will best serve to show what things he can do, and so it will be not an exposition



Varied Industries Building



Under construction, June, 1914

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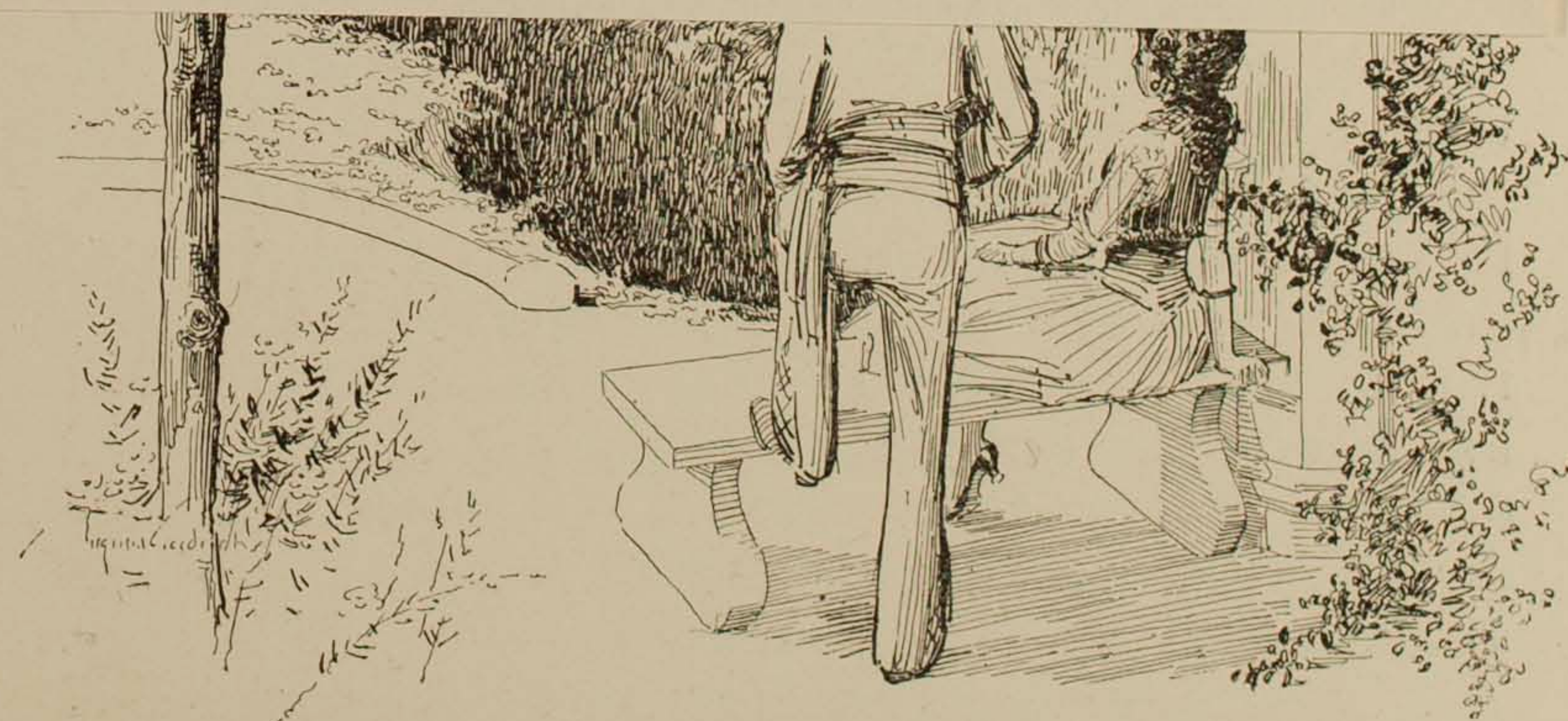
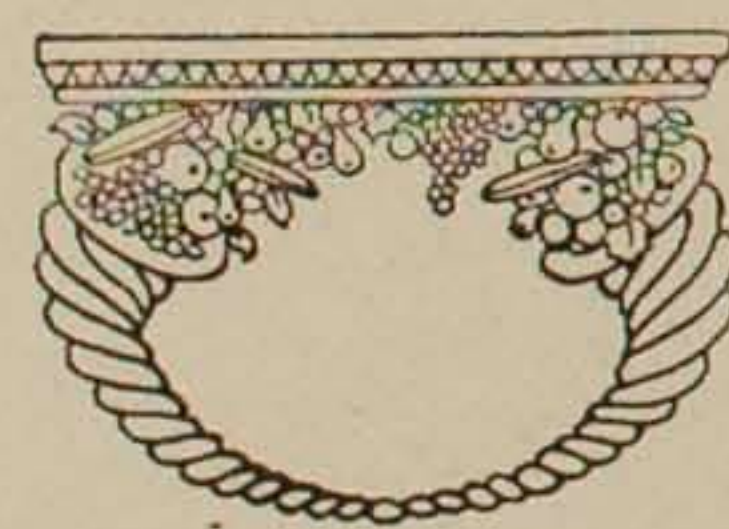


Varied Industries Building

of the dead past, but of the living present, and of the promising future.

The climate of San Diego is such that the Exposition here can be kept open every day of the year 1915, and it is quite certain that visitors who come to San Diego from far away places in that year will be lured to a longer stay in this genial climate and amidst these delightful surroundings, than has been the rule at other expositions. So the San Diego Exposition has been planned and built to please, not alone for a day, but for weeks and even months. It is more beautiful, and more comprehensive and more novel than any exposition of the past.

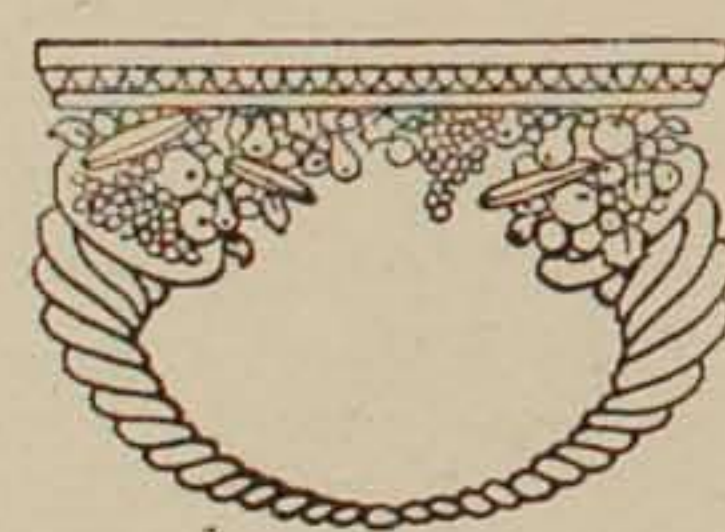
San Diego, herself, is awake to the opportunity her exposition presents, and has prepared to entertain her guests in 1915, in a manner that will befit her standing as a city, and her high class of citizenry. She will beautify herself to the limit of her possibilities for this occasion, and her people will vie with one another in a display of the California hospitality that is proverbial.



Southern California Counties Building, Panama-California Exposition



As the Photographer saw it, May, 1914



Southern California Counties Building, Panama-California Exposition

THE San Diego Savings Steamship and Tourist Agency established in conjunction with and under control of The San Diego Savings Bank is the duly authorized Agent for fifty two of the leading Steamship Companies of the world, embracing every route of Coastwise, Trans-Pacific, Trans-Atlantic, Alaska, Central, South America, Gulf, West Indies, South and East Africa and Round the World travel, the Trans-Siberian Railway, and International Sleeping Car Company of Europe, in addition to which the leading Tourist Firms throughout the globe are represented.

This "Travel Bureau" is under the Management of a Travel Expert assisted by a corps of able and obliging Assistants and their advice and time in planning your trips, whether locally, over Seas, Around the World, or returning Home is at the disposal of travelers without charge. The constant aim of this Bureau is to look after convenience and comfort of travelers, to make profitable travel possible for those who are venturing for the first time on a short or long trip, and to make travel easy for the seasoned travelers.

This Department gives each inquiry prompt attention, furnishes estimates of cost, mailing lists, time tables, descriptive literature pertaining to trips to or from any part of the World, plans itineraries to meet individual requirements, makes reservations on trains, steamers, hotels, stage lines, etc. Insures baggage while in transit, arranges for transportation of automobiles to any part of the World. Issues Accident tickets from one day to one year, assists in validating return portion of railroad tickets, etc. The Service rendered by this Travel Bureau is free and absolutely no charge is made beyond the regular

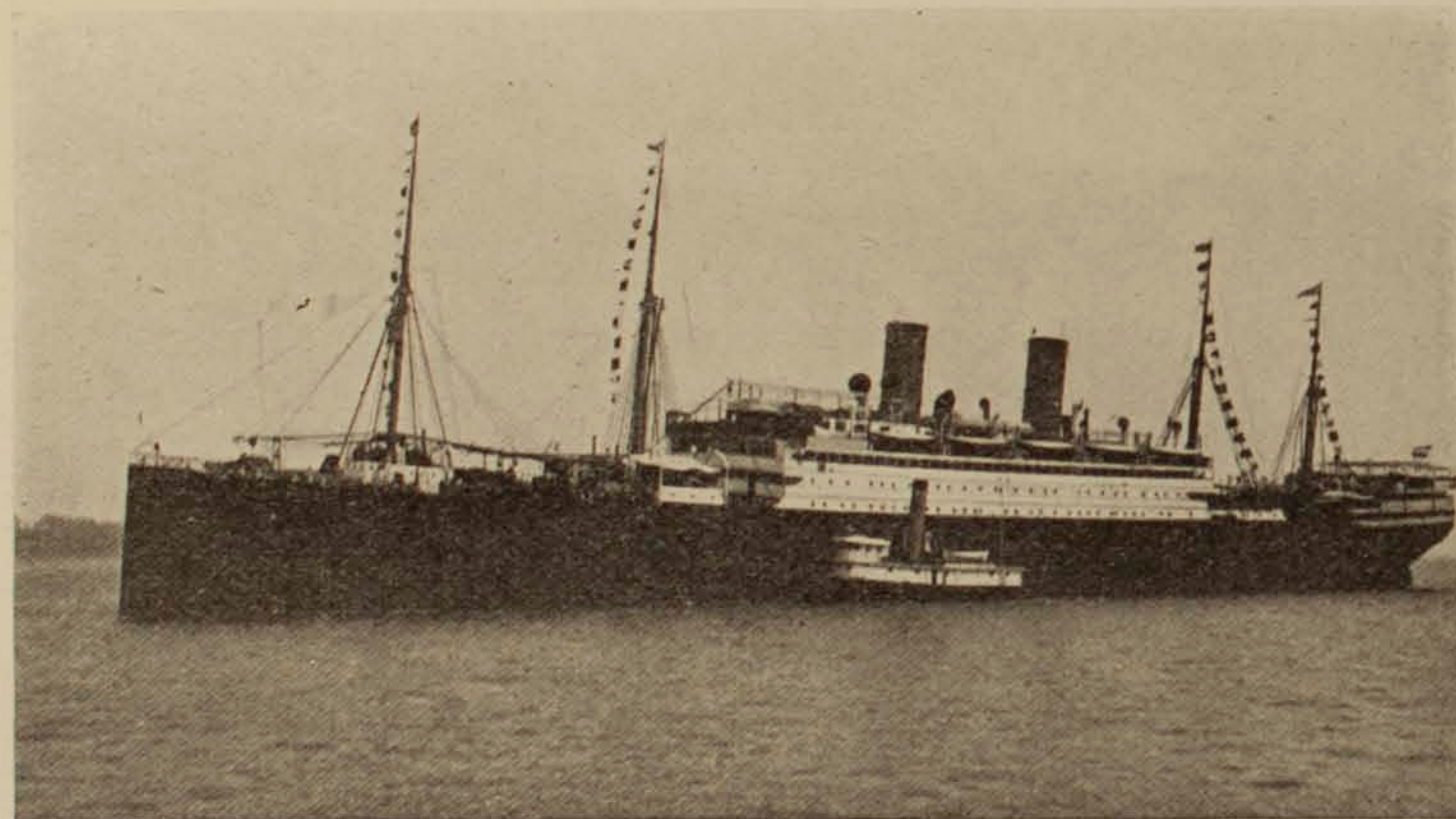


Steamship Department

rates for tickets purchased, which are the same as those charged by the respective Railroad, Steamship and other Transportation Companies.

Correspondence is invited on any subject pertaining to travel at home or abroad.

Address inquiries to "The San Diego Savings Steamship and Tourist Agency."



S. S. Cincinnati, (17,000 Tons) Hamburg-American Line,
which on her world's cruise will stop at San Diego,
February 4th, 1915



Information Department

REALIZING that thousands of people will visit San Diego for the first time in 1915, all of whom will wish to see as much of our City and County as possible during their visit and that a source of reliable information will not always be open to the stranger, The San Diego Savings Bank has organized a GENERAL SERVICE BUREAU for the convenience and accommodation of its patrons and friends. The Officer in charge and his clerks are there to answer questions and to be of "General Service" to the visitor. There will be no charge for any service rendered by this Department.

The Service of this bureau includes the making of local hotel reservations, locating apartments, arranging automobile trips through the back country and into Old Mexico, sight seeing trips to points of interest in and about San Diego, sailing and launch rides on the Bay and information as to the Exposition—what there is to see and the best way to see it. This department will be glad to correspond with prospective visitors and give them the benefit of its knowledge of local conditions.

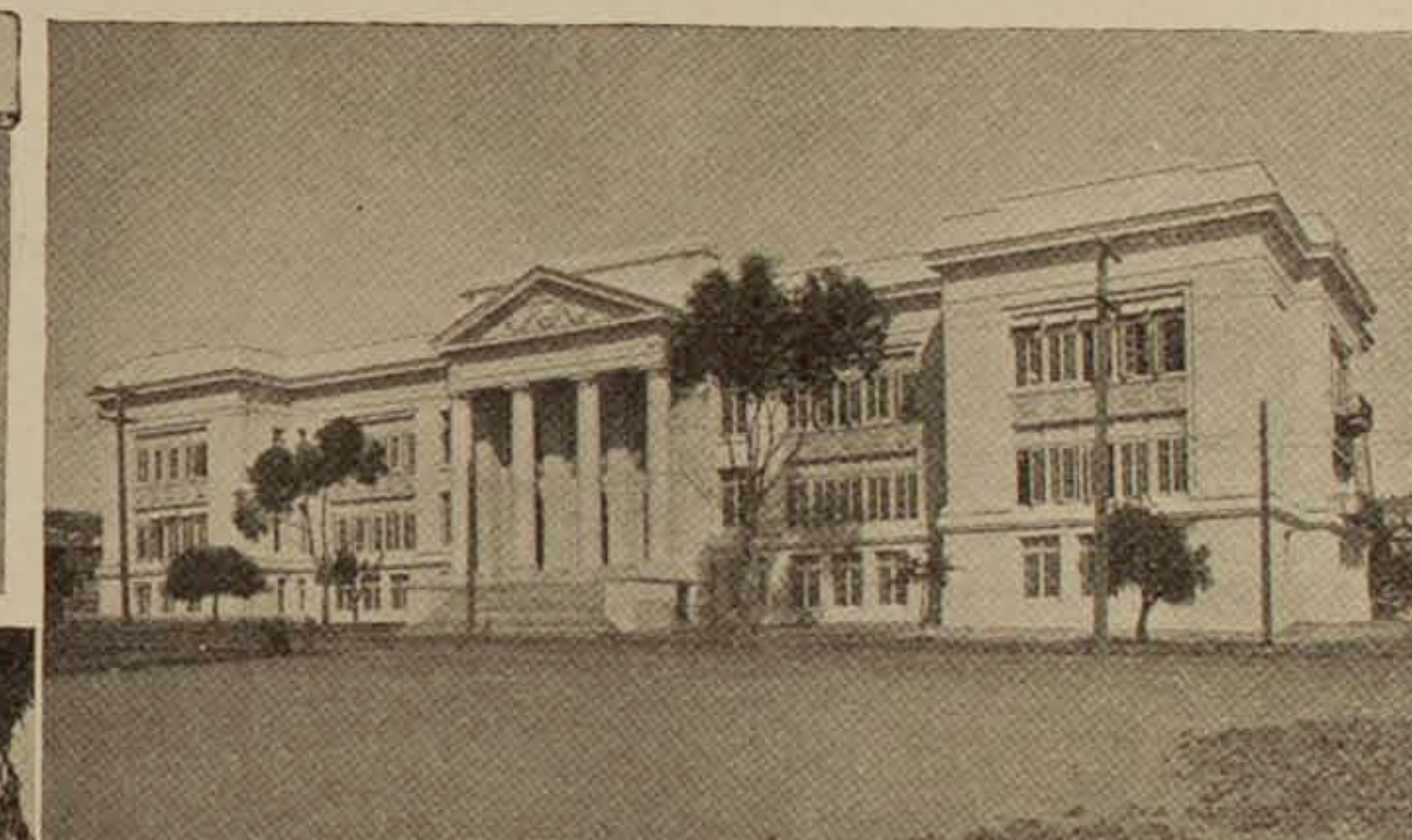
It will assume the responsibility of arranging itineraries and attending to the hundred and one little things that are so harrassing to the traveler visiting a large Exposition.

This Bureau will also act as forwarding Agent and will receive either for delivery or forwarding, all mail, express or freight packages addressed in care of The San Diego Savings Bank, and will maintain a register and assist you in locating friends.

We hope that you will use this Department and that the service rendered will be as great as our pleasure in offering it.



San Diego High School



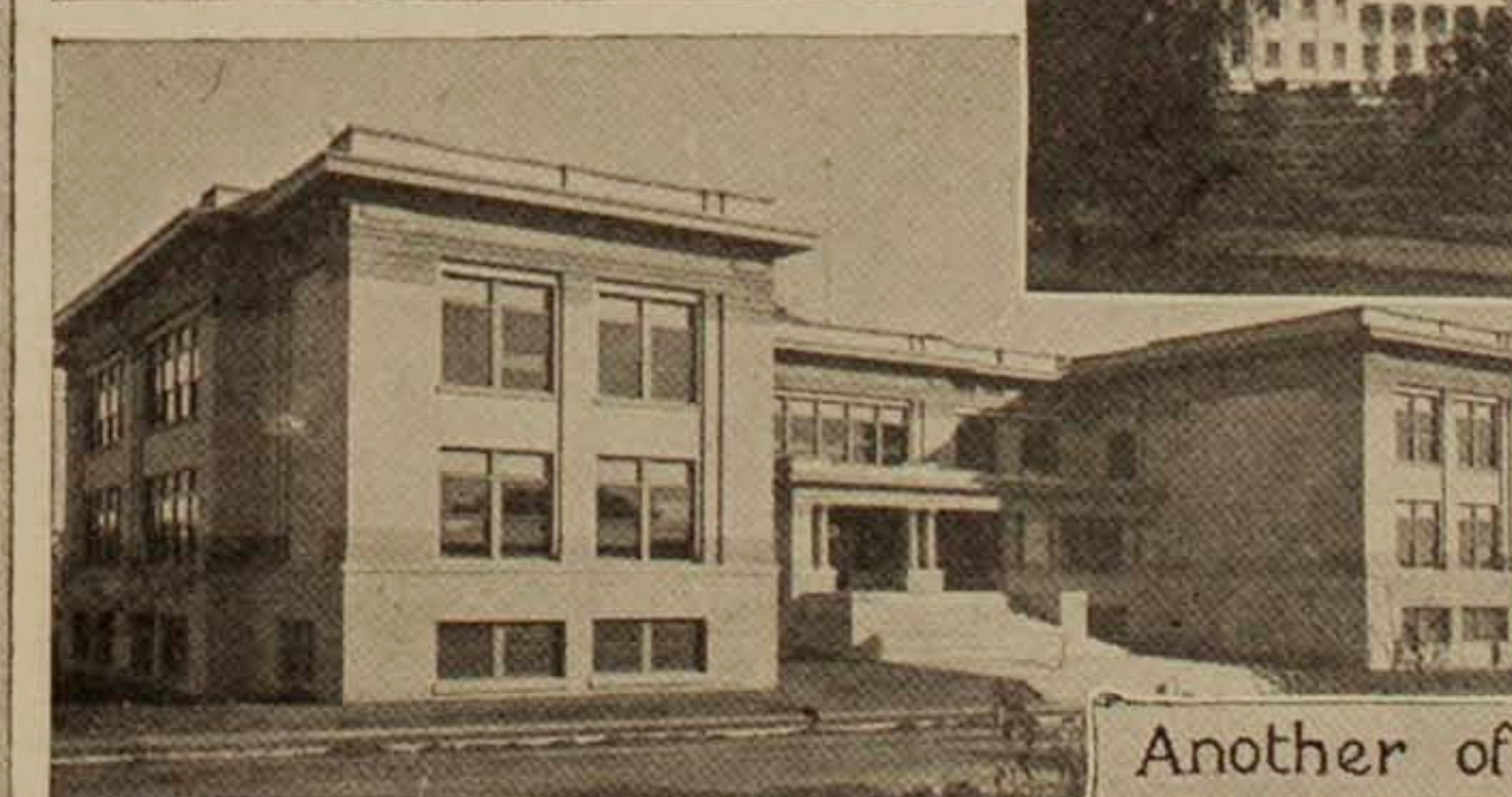
One of the 24 Public Schools



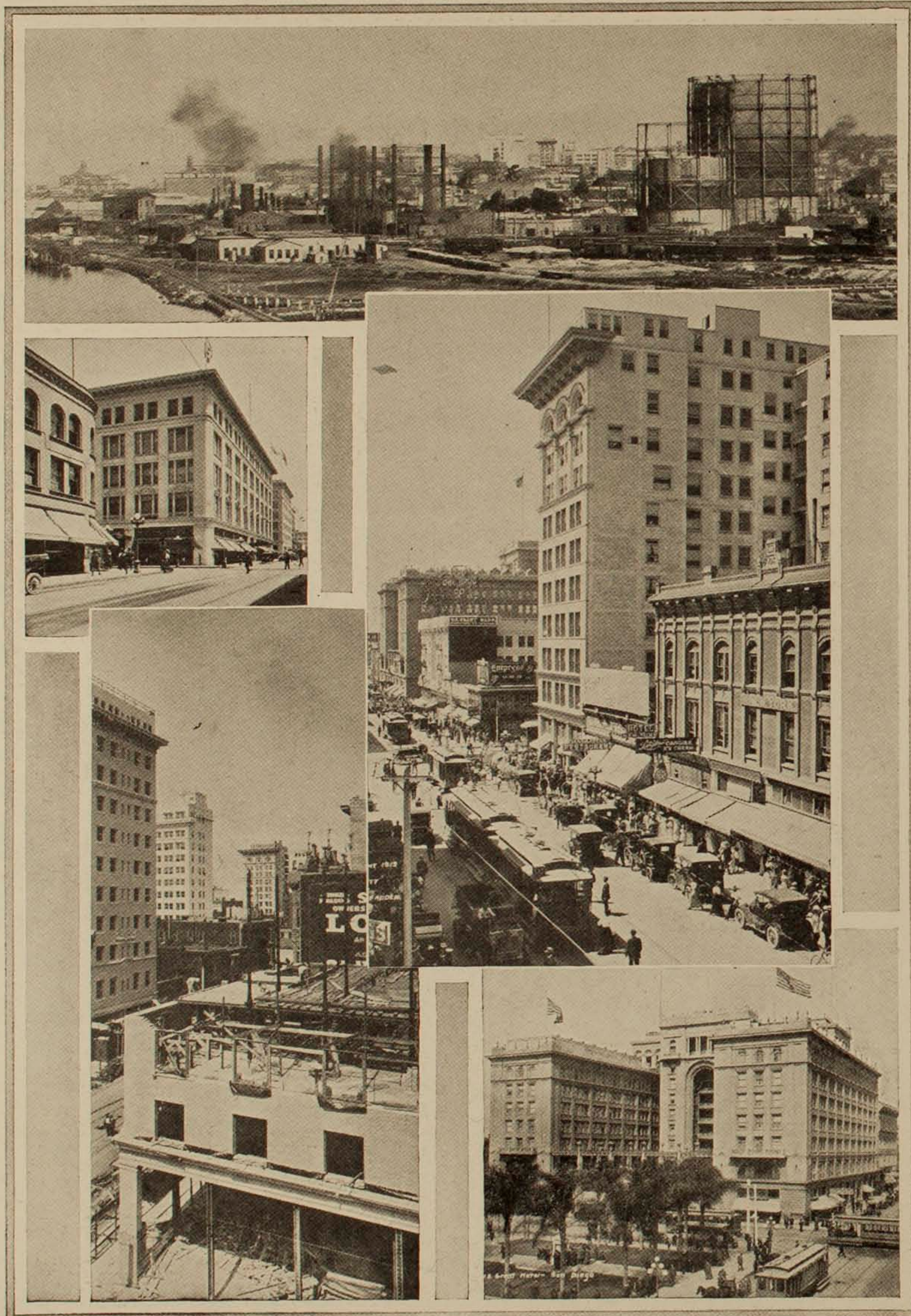
Grammar School - Coronado



Normal School

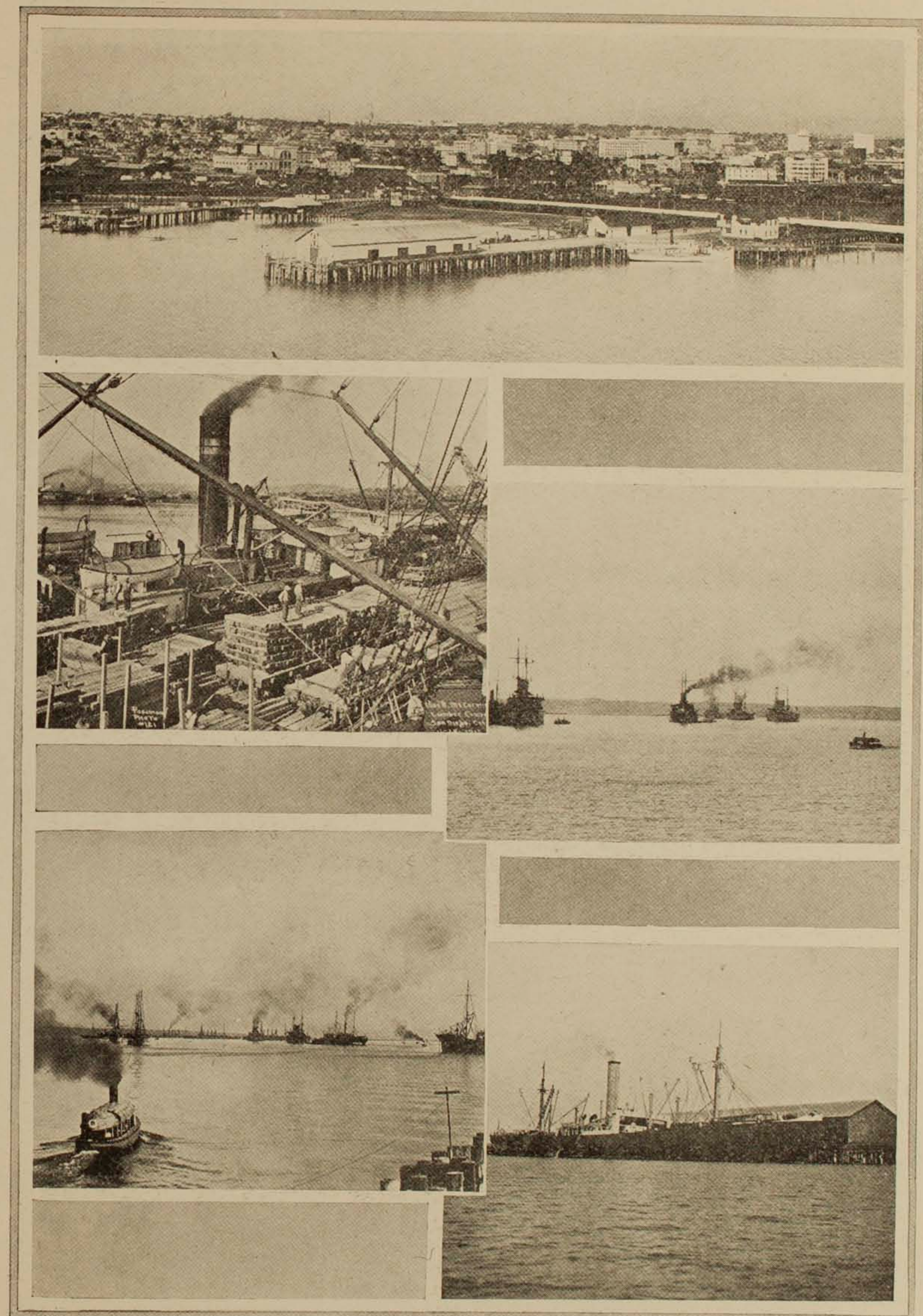


Another of the Grammar Schools

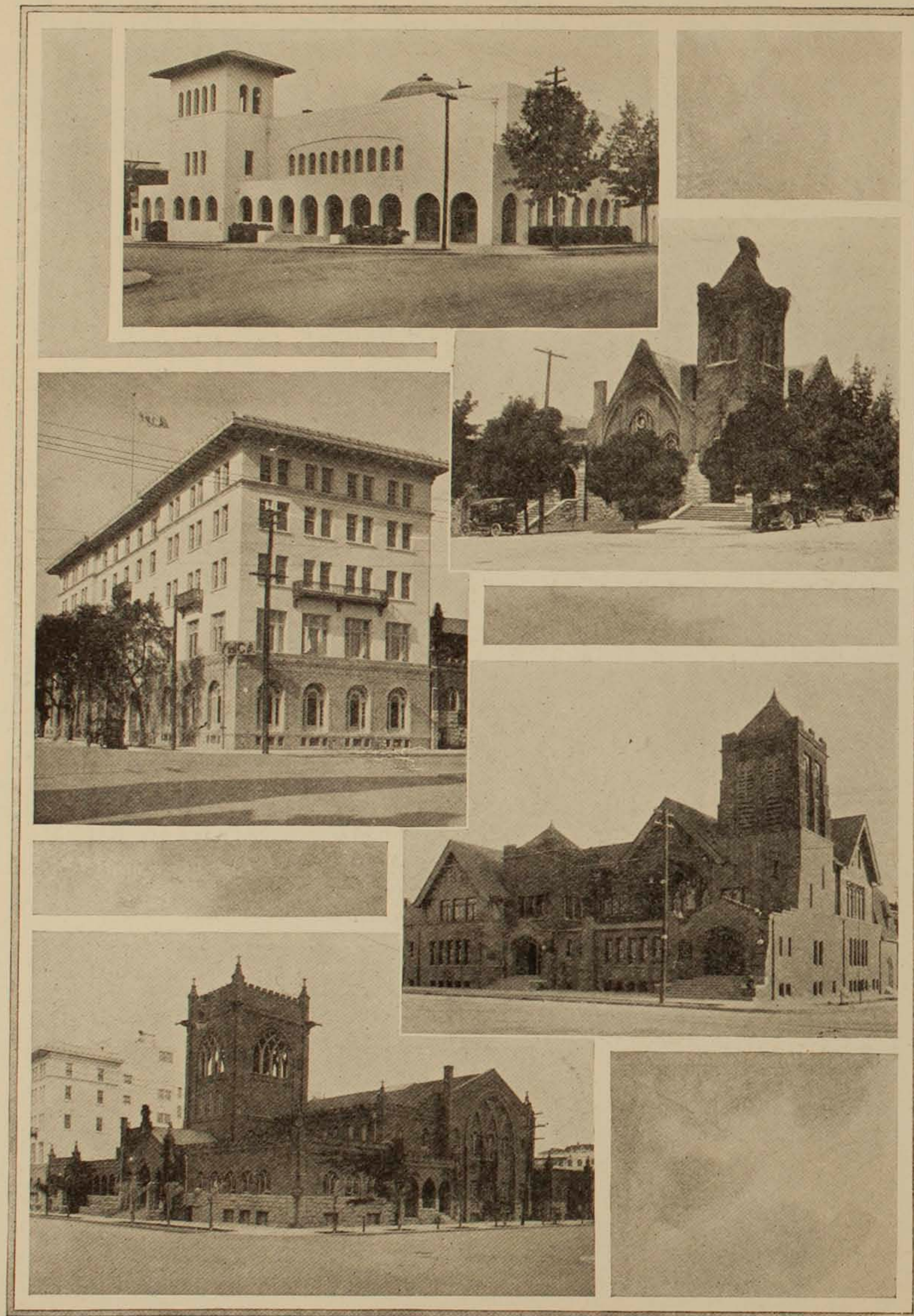


Street Scenes

U. S. Grant Hotel



Harbor Views



Representative Churches and Y. M. C. A. Building

OFFICERS

M. T. Gilmore, *President*

J. W. Sefton, Jr., *Vice-President*

E. M. Barber, *Cashier*

C. L. Reed, *Assistant Cashier*

DIRECTORS

R. M. Powers
Retired

A. H. Sweet
Attorney

W. M. Crouse
Real Estate

F. R. Burnham, M. D.
Retired

C. L. Williams
Cashier, American National Bank, San Diego

Dr. J. Perry Lewis

M. T. Gilmore
President

J. W. Sefton, Jr.
Vice-President

E. M. Barber
Cashier

CONDENSED STATEMENT OF CONDITION

As shown in Report rendered to the
State Superintendent of Banks

March 11th, 1914

RESOURCES

Loans	\$3,326,105.55
Furniture, Fixtures, and Safe Deposit Vaults	124,472.99
Bonds	227,285.03
Cash and Exchange	807,120.02
	<u>\$4,484,983.59</u>

LIABILITIES

Capital Stock	\$ 200,000.00
Reserve and Undivided Profits	369,174.59
Deposits	3,915,809.00
	<u>\$4,484,983.59</u>



COMBINED STATEMENT OF CONDITION

As shown to the Board of Directors of the

Bank of America, N. Y. & C.

March 11th, 1914

RESOURCES

Loans	\$3,326,105.55
Furniture, Fixtures, and Safe Deposit Vaults	124,472.99
Bonds	227,285.03
Cash and Exchange	867,129.02
	<u>\$4,484,983.59</u>

LIABILITIES

Capital Stock	\$ 200,000.00
Reserve and Undivided Profits	369,174.59
Deposits	1,915,809.00
	<u>\$4,484,983.59</u>

